Group Critical Illness

Venus ISD - Monthly (12pp/yr) Rates

	NONTOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
18-29	\$5.77	\$8.51	\$11.26	\$14.00	\$16.75	\$19.49	\$22.24	\$24.98	\$27.73	\$30.47	
30-39	\$7.50	\$11.98	\$16.46	\$20.94	\$25.42	\$29.90	\$34.38	\$38.87	\$43.35	\$47.83	
40-49	\$11.77	\$20.52	\$29.27	\$38.01	\$46.76	\$55.51	\$64.26	\$73.01	\$81.76	\$90.50	
50-59	\$19.15	\$35.29	\$51.42	\$67.55	\$83.69	\$99.82	\$115.95	\$132.09	\$148.22	\$164.36	
60-69	\$29.74	\$56.45	\$83.17	\$109.88	\$136.60	\$163.31	\$190.03	\$216.74	\$243.46	\$270.17	

	NONTOBACCO - Spouse											
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000		
18-29	\$5.77	\$8.51	\$11.26	\$14.00	\$16.75	\$19.49	\$22.24	\$24.98	\$27.73	\$30.47		
30-39	\$7.50	\$11.98	\$16.46	\$20.94	\$25.42	\$29.90	\$34.38	\$38.87	\$43.35	\$47.83		
40-49	\$11.77	\$20.52	\$29.27	\$38.01	\$46.76	\$55.51	\$64.26	\$73.01	\$81.76	\$90.50		
50-59	\$19.15	\$35.29	\$51.42	\$67.55	\$83.69	\$99.82	\$115.95	\$132.09	\$148.22	\$164.36		
60-69	\$29.74	\$56.45	\$83.17	\$109.88	\$136.60	\$163.31	\$190.03	\$216.74	\$243.46	\$270.17		

	TOBACCO - Employee											
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000		
18-29	\$6.88	\$10.75	\$14.61	\$18.48	\$22.34	\$26.21	\$30.07	\$33.94	\$37.80	\$41.67		
30-39	\$10.02	\$17.01	\$24.01	\$31.01	\$38.00	\$45.00	\$52.00	\$58.99	\$65.99	\$72.99		
40-49	\$16.78	\$30.55	\$44.31	\$58.08	\$71.84	\$85.61	\$99.37	\$113.14	\$126.90	\$140.67		
50-59	\$29.07	\$55.12	\$81.18	\$107.23	\$133.28	\$159.33	\$185.38	\$211.44	\$237.49	\$263.54		
60-69	\$44.71	\$86.41	\$128.10	\$169.79	\$211.49	\$253.18	\$294.87	\$336.57	\$378.26	\$419.96		

TOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.88	\$10.75	\$14.61	\$18.48	\$22.34	\$26.21	\$30.07	\$33.94	\$37.80	\$41.67
30-39	\$10.02	\$17.01	\$24.01	\$31.01	\$38.00	\$45.00	\$52.00	\$58.99	\$65.99	\$72.99
40-49	\$16.78	\$30.55	\$44.31	\$58.08	\$71.84	\$85.61	\$99.37	\$113.14	\$126.90	\$140.67
50-59	\$29.07	\$55.12	\$81.18	\$107.23	\$133.28	\$159.33	\$185.38	\$211.44	\$237.49	\$263.54
60-69	\$44.71	\$86.41	\$128.10	\$169.79	\$211.49	\$253.18	\$294.87	\$336.57	\$378.26	\$419.96

Base Plan:

-With Cancer Benefit -\$100 Health Screening Benefit -\$250 Skin Cancer Benefit -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders:

-Optional Benefits Rider (BTAP) -Progressive Diseases Rider

Provisions:

-No Pre-Existing Condition Limitation -Add'l Separation Waiting Period: 6 Months -Re-Separation Waiting Period: 6 Months -Benefit Reduction at Age 70 -Standard Portability -Rate Guarantee: 3 Years

Group Attributes: -Situs State: TX

-Situs State: TX -Eligible Lives: 300